

Having thus described the preferred embodiment, the invention is now claimed to be:

1. A method of conducting a business transaction over the Internet, comprising:

offering one of a product and a service for sale over the Internet;  
purchasing said one of a product and a service for financial compensation;

5 forwarding a portion of said financial compensation to a third-party institution; and,

applying financial credit in the amount of said portion of said financial compensation to an account of at least one enrollee enrolled in the third party institution.

2. The method as set forth in claim 1, further including:  
recruiting customers by subscribing to a profit sharing service provider.

3. The method as set forth in claim 2, wherein the recruiting step includes the profit sharing service provider conducting a marketing campaign.

4. The method as set forth in claim 3, wherein the marketing campaign seeks to acquire school participation.

5. The method as set forth in claim 4, wherein the recruiting step further includes the step of school administrators setting up accounts for students at their institutions, thereby allowing supporters of students of participant schools to purchase said one of a product and a service over the Internet.

6. A method of enabling a four-way business transaction between a consumer, a merchant, a manager, and an educational institution comprising:

a manager providing a consumer with access to an on-line merchant, the consumer being associated with a student of an educational institution;

5 the consumer conducting a business transaction with the on-line merchant wherein funds are transferred from the consumer to the on-line merchant;

the manager receiving from the merchant a portion of the funds transferred by the consumer in the business transaction with the merchant;

the manager crediting at least a percentage of the portion of funds received by the manager to the account of the student of the educational institution.

7. The method as set forth in claim 6, wherein the step of providing a consumer with access to an on-line retail agency includes the step of initiating recruitment for consumers.

8. The method as set forth in claim 7, wherein the recruitment includes a marketing campaign by the manager directed to prospective educational institution participants.

9. The method as set forth in claim 7, wherein the step of providing includes allowing the manager to set up an educational institution account with which consumers associated with a student of the educational institution can associate.

10. The method as set forth in claim 6, further including:  
building an Internet portal for access of the consumer.

11. The method as set forth in claim 6, further including:  
the manager providing a summary report to the educational institution that reflects activity by consumers associated with the educational institution.

12. A method of providing tuition reimbursement for a school comprising:

associating with a website that provides access for consumers to online providers of at least one of services and products;

encouraging families with students at the school to participate in a profit sharing program;

receiving funds from the website when consumers associated with students at the school make purchases from the on-line providers associated with the

website;

crediting funds received from the website to the accounts of students of the school associated with the consumers that made purchases from the on-line providers.

13. The method as set forth in claim 12, wherein the step of associating includes responding to a marketing campaign initiated by the website.

14. The method as set forth in claim 12, wherein the step of associating includes a school administrator setting up an account of the website.

15. The method as set forth in claim 12, further including:  
constructing a website portal for the school.

16. The method as set forth in claim 12, further including:  
inviting families of students of the school to participate in a profit sharing program.

17. The method as set forth in claim 16, wherein the family participation includes encouraging friends to purchase from the online providers via the school's association with the website.

18. The method as set forth in claim 12, further including:  
receiving a report from the website that facilitates fund disbursement among students who participated in the profit sharing program.